

# DEPARTMENT OF COMMERCE AND CONSUMER AFFAIRS

## Department Summary

### ***Mission Statement***

To fairly regulate business, while ensuring consumer protection in commercial transactions in Hawaii.

### ***Department Goals***

To develop, promote, and implement rational business regulation; to consider the public interest and increase the opportunity for public involvement in the regulatory process; and to ensure fairness in the conduct of administrative hearings that address decisions made by department regulators.

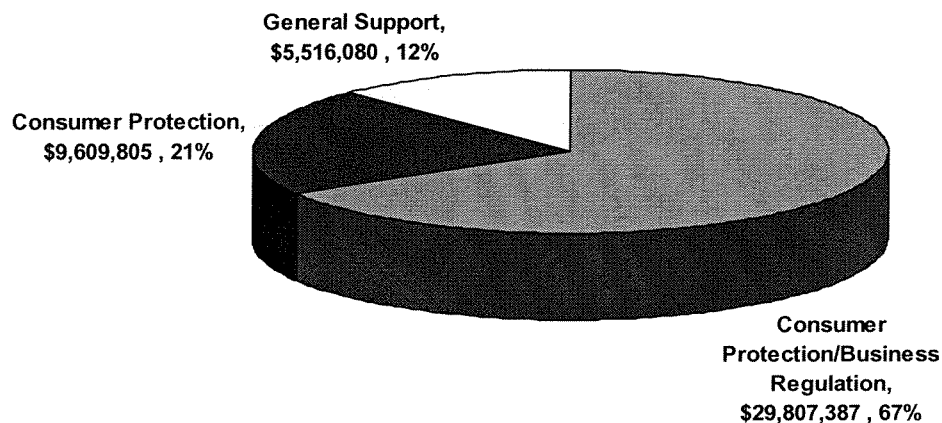
### ***Significant Measures of Effectiveness***

1. Percentage of complaints responded to within 90 days
2. Percentage of new licenses issued within 10-12 business days
3. Number of businesses directly affected by investigations

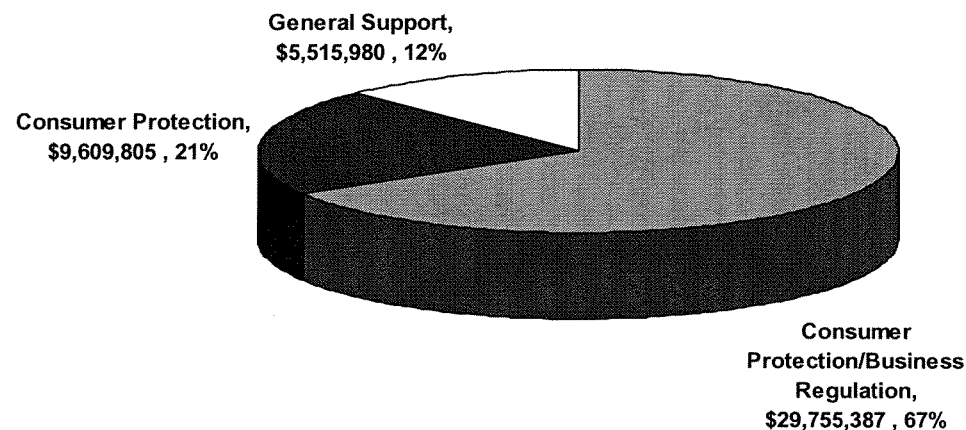
<u>FY 2008</u>	<u>FY 2009</u>
90	90
95	95
2000	2000

### **FB 2007-09 Operating Budget by Major Function**

#### **FY 2008**



#### **FY 2009**



## **DEPARTMENT OF COMMERCE AND CONSUMER AFFAIRS MAJOR FUNCTIONS**

- Develops standards relating to the licensing of and general supervision over the conduct of financial institutions, professions, businesses, trades, and insurance companies
- Grants or denies the issuance professional, business and trade licenses; directs investigations, holds hearings, and suspends, revokes or reinstates licenses; makes, amends or repeals such rules and regulations deemed proper to fully effectuate the provisions of the laws within the Department's scope and jurisdiction
- Represents, protects, and advances the interest of consumers of utility services; conducts investigations; assists and cooperates with Federal, State, and local agencies to protect the consumer's interests in the public utilities fields
- Coordinates consumer protection activities in the State; conducts investigations, research, and enforces laws, rules, and regulations in the area of consumer protection; provides consumer education services and programs
- Administers the laws of the State relating to corporations; partnerships; sales of securities; registration of trademarks, tradenames, prints and labels; miscellaneous business registrations; financial institutions; and the insurance industry
- Ensures that subscribers are provided with cable communication services which meet acceptable standards of quality, dependability, and fair rates; establishes technical standards of performances; maintains surveillance over filed rates, charges, terms, and conditions of services; and monitors the operations and management of cable television operators

## **MAJOR PROGRAM AREAS**

The Department of Commerce and Consumer Affairs has programs in the following major program area:

### **Individual Rights**

#### Consumer Protection/Business Regulation

CCA 102	Cable Television
CCA 104	Financial Institution Services
CCA 105	Professional and Vocational Licensing
CCA 106	Insurance Regulatory Services
CCA 111	Business Registration and Securities Regulation

#### Consumer Protection

CCA 103	Consumer Advocate for Communication, Utilities, and Transportation Services
CCA 110	Office of Consumer Protection
CCA 112	Regulated Industries Complaints Office

#### General Support

CCA 191	General Support
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**Department of Commerce and Consumer Affairs**  
**(Operating Budget)**

		<b>Allocation</b>		
		<b>FY 2007</b>	<b>FY 2008</b>	<b>FY 2009</b>
<b>Funding Sources:</b>	Positions	340.00	392.00	392.00
Special Funds	\$	42,244,410	42,644,654	42,592,554
		4.00	5.00	5.00
Trust Funds		2,149,568	2,288,618	2,288,618
		344.00	397.00	397.00
<b>Total Requirements</b>		44,393,978	44,933,272	44,881,172

**Highlights of the Executive Budget Request:** (general funds unless noted)

1. Provides \$1,049,520 in special funds for Insurance Division, Captive Insurance Branch operating expenses.
2. Provides \$81,310 for FY08 and \$81,210 for FY09 in special funds for repair and maintenance and electricity costs for the King Kalakaua Building.
3. Provides \$52,000 in special funds for a scanning project to put Professional and Vocational Licensing program records on electronic medium.
4. Provides 1 permanent examiner position for the Insurance Division's Financial Surveillance and Examination
5. Provides 1 permanent licensing clerk position for the Insurance Division's Licensing Branch.
6. Converts 50 temporary positions to permanent in the Regulated Industries Complaints Office.